

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE  
SOUTHERN DIVISION

IN RE:  
SHARON RENE ROBERTS

Case No.: 15-14361 SDR  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**Part 1: MORTGAGE INFORMATION**

Creditor Name: **HOME POINT FINANCIAL CORPORATION**

Court Claim Number: **008** UCI: N/A

Last Four of Account Id Number: **7984**

Property Address, if available: **774 HANCOCK ROAD NE**

**Part 2: CURE AMOUNT**

a. Allowed prepetition arrearage:	<b>\$713.08</b>
b. Prepetition arrearage paid by the Trustee:	<b>\$713.08</b>
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	<b>\$462.00</b>
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	<b>\$462.00</b>
Total Disbursements by Trustee:	<b>\$42,276.51</b>

**Part 3: POST PETITION MORTGAGE PAYMENT**

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: **\$718.72**

Next post-petition payment due: **SEPTEMBER 2020**

**To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.**

**YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: 09/17/2020

Respectfully Submitted:

s/ Kara L. West, Trustee  
Kara L. West (TN No. 25744)  
Standing Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401  
(423) 265-2261

**CERTIFICATE OF SERVICE**

I hereby certify that on September 17, 2020 a copy of the Notice of Final Cure was served on those listed below as indicated:

**Via electronic noticing:**

RICHARD L BANKS & ASSOCIATES - ECF  
US Trustee – ECF  
Bankruptcy Court – ECF  
RICHARD B MANER PC – ECF

**Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:**

Debtor: SHARON RENE ROBERTS, 774 HANCOCK ROAD NE, , CLEVELAND, TN 37323  
Creditor: HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD SUITE 300, , FARMERS BRANCH, TX 75234-  
Creditor Noticing Address: HOME POINT FINANCIAL CORPORATION 11511 LUNA RD STE 300 FARMERS BRANCH, TX 75234

s/ Kara L. West w/permission by KCM (40)  
Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401-0511  
(423) 265-2261

Case: 15-14361 SHARON RENE ROBERTS

HOME POINT FINANCIAL CORPORATION  
11511 LUNA ROAD SUITE 300

Sequence: 24

Modify:

Filed Date: 2/5/2016 12:00:00AM

Hold Code:

Acct No: 0000517984

774 HANCOCK RD NE-1ST MTG

Amt Sched: #####	Debt: \$41,101.43	Interest Paid: \$0.00
Amt Due: \$718.72	Paid: \$41,101.43	Accrued Int: \$0.00
		Balance Due: \$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
<b>0080 HOME POINT FINANCIAL CORPORATION</b>							
HOME POINT FINANCIAL CORPORA		08/31/2020	2078203	\$718.72	\$0.00	\$718.72	
HOME POINT FINANCIAL CORPORA		07/31/2020	2074225	\$718.72	\$0.00	\$718.72	
HOME POINT FINANCIAL CORPORA		06/30/2020	2070231	\$718.72	\$0.00	\$718.72	07/24/2020
HOME POINT FINANCIAL CORPORA		05/31/2020	2066172	\$718.72	\$0.00	\$718.72	06/24/2020
HOME POINT FINANCIAL CORPORA		04/30/2020	2062184	\$718.72	\$0.00	\$718.72	05/29/2020
HOME POINT FINANCIAL CORPORA V		04/14/2020	2058420	(\$718.72)	\$0.00	(\$718.72)	04/14/2020
HOME POINT FINANCIAL CORPORA M		04/14/2020	2059701	\$718.72	\$0.00	\$718.72	04/24/2020
HOME POINT FINANCIAL CORPORA		03/31/2020	2058420	\$718.72	\$0.00	\$718.72	04/14/2020
HOME POINT FINANCIAL CORPORA		02/29/2020	2054293	\$718.72	\$0.00	\$718.72	03/26/2020
HOME POINT FINANCIAL CORPORA		01/31/2020	2050297	\$718.72	\$0.00	\$718.72	02/27/2020
HOME POINT FINANCIAL CORPORA		12/31/2019	2046268	\$762.62	\$0.00	\$762.62	01/29/2020
HOME POINT FINANCIAL CORPORA		11/30/2019	2042247	\$674.82	\$0.00	\$674.82	12/30/2019
HOME POINT FINANCIAL CORPORA		10/31/2019	2038340	\$718.72	\$0.00	\$718.72	12/03/2019
HOME POINT FINANCIAL CORPORA		09/30/2019	2034243	\$718.72	\$0.00	\$718.72	11/05/2019
HOME POINT FINANCIAL CORPORA		08/31/2019	2030207	\$718.72	\$0.00	\$718.72	10/01/2019
HOME POINT FINANCIAL CORPORA		07/31/2019	2026019	\$718.72	\$0.00	\$718.72	08/26/2019
HOME POINT FINANCIAL CORPORA V		07/12/2019	2021844	(\$718.72)	\$0.00	(\$718.72)	07/12/2019
HOME POINT FINANCIAL CORPORA M		07/12/2019	2023040	\$718.72	\$0.00	\$718.72	07/26/2019
HOME POINT FINANCIAL CORPORA		06/30/2019	2021844	\$718.72	\$0.00	\$718.72	07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019	2017647	\$718.72	\$0.00	\$718.72	06/28/2019
HOME POINT FINANCIAL CORPORA		04/30/2019	2013264	\$718.72	\$0.00	\$718.72	05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019	2008857	\$718.72	\$0.00	\$718.72	04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019	2004707	\$718.72	\$0.00	\$718.72	04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019	2000574	\$718.72	\$0.00	\$718.72	02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018	1996510	\$718.72	\$0.00	\$718.72	01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018	1992457	\$718.72	\$0.00	\$718.72	12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018	1988428	\$784.24	\$0.00	\$784.24	11/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018	1979994	\$653.20	\$0.00	\$653.20	11/19/2018
HOME POINT FINANCIAL CORPORA		08/31/2018	1975839	\$681.49	\$0.00	\$681.49	09/26/2018
HOME POINT FINANCIAL CORPORA		07/31/2018	1971481	\$681.49	\$0.00	\$681.49	08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018	1967161	\$681.49	\$0.00	\$681.49	07/31/2018

<u>name</u>	Type	Date	Page 4 of	Check #	Principal	Interest	Total	Reconciled
HOME POINT FINANCIAL CORPORA		05/31/2018		1962832	\$681.49	\$0.00	\$681.49	07/02/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1953667	\$681.49	\$0.00	\$681.49	05/09/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1948947	\$681.49	\$0.00	\$681.49	04/04/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1944521	\$715.72	\$0.00	\$715.72	03/16/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1939888	\$647.26	\$0.00	\$647.26	02/07/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1935391	\$681.49	\$0.00	\$681.49	01/02/2018
HOME POINT FINANCIAL CORPORA		10/31/2017		1930821	\$681.49	\$0.00	\$681.49	12/08/2017
HOME POINT FINANCIAL CORPORA		09/30/2017		1926199	\$681.49	\$0.00	\$681.49	11/03/2017
HOME POINT FINANCIAL CORPORA		08/31/2017		1921507	\$681.49	\$0.00	\$681.49	09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017		1916819	\$1,692.51	\$0.00	\$1,692.51	08/24/2017
STONEGATE MORTGAGE CORPORA V		07/13/2017		1913059	(\$877.41)	\$0.00	(\$877.41)	07/13/2017
STONEGATE MORTGAGE CORPORA		06/30/2017		1913059	\$877.41	\$0.00	\$877.41	07/13/2017
STONEGATE MORTGAGE CORPORA		05/31/2017		1908314	\$1,106.70	\$0.00	\$1,106.70	06/26/2017
STONEGATE MORTGAGE CORPORA		04/30/2017		1903355	\$877.41	\$0.00	\$877.41	05/26/2017
STONEGATE MORTGAGE CORPORA		03/31/2017		1898593	\$877.41	\$0.00	\$877.41	04/20/2017
STONEGATE MORTGAGE CORPORA		02/28/2017		1893597	\$877.41	\$0.00	\$877.41	03/23/2017
STONEGATE MORTGAGE CORPORA V		02/14/2017		1888977	(\$1,335.99)	\$0.00	(\$1,335.99)	02/14/2017
STONEGATE MORTGAGE CORPORA M		02/14/2017		1889357	\$1,335.99	\$0.00	\$1,335.99	02/27/2017
STONEGATE MORTGAGE CORPORA		01/31/2017		1888977	\$1,335.99	\$0.00	\$1,335.99	02/14/2017
STONEGATE MORTGAGE CORPORA		12/31/2016		1884229	\$877.41	\$0.00	\$877.41	01/26/2017
STONEGATE MORTGAGE CORPORA		11/30/2016		1879596	\$877.41	\$0.00	\$877.41	12/29/2016
STONEGATE MORTGAGE CORPORA		10/31/2016		1874864	\$877.41	\$0.00	\$877.41	11/25/2016
STONEGATE MORTGAGE CORPORA		09/30/2016		1870013	\$856.48	\$0.00	\$856.48	10/25/2016
STONEGATE MORTGAGE CORPORA		08/31/2016		1865191	\$632.82	\$0.00	\$632.82	09/23/2016
STONEGATE MORTGAGE CORPORA		07/31/2016		1860212	\$766.52	\$0.00	\$766.52	08/24/2016
STONEGATE MORTGAGE CORPORA		06/30/2016		1855378	\$776.22	\$0.00	\$776.22	07/22/2016
STONEGATE MORTGAGE CORPORA V		06/14/2016		1850409	(\$724.46)	\$0.00	(\$724.46)	06/14/2016
STONEGATE MORTGAGE CORPORA M		06/14/2016		1850823	\$724.46	\$0.00	\$724.46	06/24/2016
STONEGATE MORTGAGE CORPORA		05/31/2016		1850409	\$724.46	\$0.00	\$724.46	06/14/2016
STONEGATE MORTGAGE CORPORA		04/30/2016		1845302	\$454.21	\$0.00	\$454.21	05/25/2016
STONEGATE MORTGAGE CORPORA		03/31/2016		1840236	\$374.52	\$0.00	\$374.52	04/21/2016
STONEGATE MORTGAGE CORPORA		02/29/2016		1834863	\$1,689.38	\$0.00	\$1,689.38	03/24/2016

Sub-totals: \$41,101.43

**0081 HOME POINT FINANCIAL CORPORATION**

HOME POINT FINANCIAL CORPORA	06/30/2020	2070231	\$8.08	\$0.00	\$8.08	07/24/2020
HOME POINT FINANCIAL CORPORA	05/31/2020	2066172	\$15.00	\$0.00	\$15.00	06/24/2020
HOME POINT FINANCIAL CORPORA	04/30/2020	2062184	\$15.00	\$0.00	\$15.00	05/29/2020
HOME POINT FINANCIAL CORPORA V	04/14/2020	2058420	(\$15.00)	\$0.00	(\$15.00)	04/14/2020
HOME POINT FINANCIAL CORPORA M	04/14/2020	2059701	\$15.00	\$0.00	\$15.00	04/24/2020
HOME POINT FINANCIAL CORPORA	03/31/2020	2058420	\$15.00	\$0.00	\$15.00	04/14/2020
HOME POINT FINANCIAL CORPORA	02/29/2020	2054293	\$15.00	\$0.00	\$15.00	03/26/2020
HOME POINT FINANCIAL CORPORA	01/31/2020	2050297	\$15.00	\$0.00	\$15.00	02/27/2020

<u>name</u>	Type	Date	Page 5 of	Check #	Principal	Interest	Total	Reconciled
HOME POINT FINANCIAL CORPORA		12/31/2019		2046268	\$30.00	\$0.00	\$30.00	01/29/2020
HOME POINT FINANCIAL CORPORA		10/31/2019		2038340	\$15.00	\$0.00	\$15.00	12/03/2019
HOME POINT FINANCIAL CORPORA		09/30/2019		2034243	\$15.00	\$0.00	\$15.00	11/05/2019
HOME POINT FINANCIAL CORPORA		08/31/2019		2030207	\$15.00	\$0.00	\$15.00	10/01/2019
HOME POINT FINANCIAL CORPORA		07/31/2019		2026019	\$15.00	\$0.00	\$15.00	08/26/2019
HOME POINT FINANCIAL CORPORA V		07/12/2019		2021844	(\$15.00)	\$0.00	(\$15.00)	07/12/2019
HOME POINT FINANCIAL CORPORA M		07/12/2019		2023040	\$15.00	\$0.00	\$15.00	07/26/2019
HOME POINT FINANCIAL CORPORA		06/30/2019		2021844	\$15.00	\$0.00	\$15.00	07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019		2017647	\$15.00	\$0.00	\$15.00	06/28/2019
HOME POINT FINANCIAL CORPORA		04/30/2019		2013264	\$15.00	\$0.00	\$15.00	05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019		2008857	\$15.00	\$0.00	\$15.00	04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019		2004707	\$15.00	\$0.00	\$15.00	04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019		2000574	\$15.00	\$0.00	\$15.00	02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018		1996510	\$15.00	\$0.00	\$15.00	01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018		1992457	\$15.00	\$0.00	\$15.00	12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018		1988428	\$30.00	\$0.00	\$30.00	11/29/2018
HOME POINT FINANCIAL CORPORA		08/31/2018		1975839	\$15.00	\$0.00	\$15.00	09/26/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1971481	\$15.00	\$0.00	\$15.00	08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1967161	\$15.00	\$0.00	\$15.00	07/31/2018
HOME POINT FINANCIAL CORPORA		05/31/2018		1962832	\$15.00	\$0.00	\$15.00	07/02/2018
HOME POINT FINANCIAL CORPORA M		05/14/2018		1959629	\$15.00	\$0.00	\$15.00	05/25/2018
HOME POINT FINANCIAL CORPORA V		05/14/2018		1958319	(\$15.00)	\$0.00	(\$15.00)	05/14/2018
HOME POINT FINANCIAL CORPORA		04/30/2018		1958319	\$15.00	\$0.00	\$15.00	05/14/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1953667	\$15.00	\$0.00	\$15.00	05/09/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1948947	\$15.00	\$0.00	\$15.00	04/04/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1944521	\$30.00	\$0.00	\$30.00	03/16/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1935391	\$15.00	\$0.00	\$15.00	01/02/2018
HOME POINT FINANCIAL CORPORA		10/31/2017		1930821	\$15.00	\$0.00	\$15.00	12/08/2017
HOME POINT FINANCIAL CORPORA		09/30/2017		1926199	\$15.00	\$0.00	\$15.00	11/03/2017
HOME POINT FINANCIAL CORPORA		08/31/2017		1921507	\$15.00	\$0.00	\$15.00	09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017		1916819	\$33.58	\$0.00	\$33.58	08/24/2017
STONEGATE MORTGAGE CORPORA V		07/13/2017		1913059	(\$17.13)	\$0.00	(\$17.13)	07/13/2017
STONEGATE MORTGAGE CORPORA		06/30/2017		1913059	\$17.13	\$0.00	\$17.13	07/13/2017
STONEGATE MORTGAGE CORPORA		05/31/2017		1908314	\$19.62	\$0.00	\$19.62	06/26/2017
STONEGATE MORTGAGE CORPORA		04/30/2017		1903355	\$17.13	\$0.00	\$17.13	05/26/2017
STONEGATE MORTGAGE CORPORA		03/31/2017		1898593	\$17.13	\$0.00	\$17.13	04/20/2017
STONEGATE MORTGAGE CORPORA		02/28/2017		1893597	\$17.13	\$0.00	\$17.13	03/23/2017
STONEGATE MORTGAGE CORPORA M		02/14/2017		1889357	\$22.12	\$0.00	\$22.12	02/27/2017
STONEGATE MORTGAGE CORPORA V		02/14/2017		1888977	(\$22.12)	\$0.00	(\$22.12)	02/14/2017
STONEGATE MORTGAGE CORPORA		01/31/2017		1888977	\$22.12	\$0.00	\$22.12	02/14/2017
STONEGATE MORTGAGE CORPORA		12/31/2016		1884229	\$17.13	\$0.00	\$17.13	01/26/2017
STONEGATE MORTGAGE CORPORA		11/30/2016		1879596	\$17.13	\$0.00	\$17.13	12/29/2016
STONEGATE MORTGAGE CORPORA		10/31/2016		1874864	\$17.13	\$0.00	\$17.13	11/25/2016

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name STONEGATE MORTGAGE CORPORA Type Date 09/30/2016 Page 6 of 6 Check # 1870013 Principal \$16.90 Interest \$0.00 Total \$16.90 Reconciled 10/25/2016

Sub-totals: \$713.08 \$0.00 \$713.08

Grand Total: \$41,814.51 \$0.00

Case: 15-14361 SHARON RENE ROBERTS

HOME POINT FINANCIAL CORPORATION  
PO BOX 790309  
ST LOUIS, MO 63179-

Sequence: 25  
Modify:  
Filed Date: 7/11/2016 12:00:00AM  
Hold Code:

Acct No: 7984/POST PETITION MTG FE

ATTY/RECORDING FEES>POST PETITION MTG FEES

Amt Sched:	\$0.00	Debt:	\$462.00	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$462.00	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	Total	Reconciled
<b>3000 HOME POINT FINANCIAL CORPORATION</b>							
HOME POINT FINANCIAL CORPORA		08/31/2017	1921507	\$127.84	\$0.00	\$127.84	09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017	1916819	\$334.16	\$0.00	\$334.16	08/24/2017
			Sub-totals:	\$462.00	\$0.00	\$462.00	
			Grand Total:	\$462.00	\$0.00		